



FEMA

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News Release

DEER PARK, TEXAS CELEBRATES A SAFER COMMUNITY

DENTON, Texas – Residents, business and residential renters, and business owners in Deer Park, Texas can now enjoy a 5 to 10 percent reduction in flood insurance premiums because of the city's active participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS).

This means those policyholders who reside in Special Flood Hazard Areas (SFHA) will receive a 10 percent reduction on flood insurance premiums, and policyholders located outside the SFHA will enjoy a 5 percent discount.

In addition to lower premiums, the rating program helps to reduce the threat of damage from flooding, according to officials with the Federal Emergency Management Agency (FEMA). "The flood insurance program rewards communities for implementing programs and policies that protect their residents from flooding," said FEMA Region 6 Administrator Tony Robinson. "Deer Park's higher regulatory standards, public education outreach, and open space preservation initiatives, among other activities, have earned the parish lower premiums as a **CRS Class 8 Community**."

The reduction in flood insurance premiums represents an annual savings in premium costs for Deer Park policy holders and will take effect at the time a new policy is written or an effective policy is renewed. Those individuals and business owners with a Preferred Risk Policy will not receive premium rate credits under the CRS because it already has a lower premium than other policies.

Since joining CRS in 2000, the city's participation in the program has been beneficial in many respects. In addition to the reduction in insurance premiums, local officials are more knowledgeable about floodplain management and residents are more knowledgeable about mitigation and flood insurance. The CRS program has helped make Deer Park a safer place to live, reduced the economic impact of flood hazards and saved their citizens money on flood policy premiums.

CRS is a voluntary program for National Flood Insurance Program (NFIP)-participating communities. The intended goals of the CRS are to reduce flood losses; facilitate accurate insurance ratings; and to promote the awareness of flood insurance. For more information on the NFIP's CRS program, visit www.fema.gov/business/nfip/crs.shtm.

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